

HOUSING FOR THE AGED ACTION GROUP INC.

Annual Report

2011-2012



CONGRATULATIONS TO HAAG'S RESIDENTIAL PARKS AND VILLAGES WORKING GROUP FOR CAMPAIGNING FOR YEARS TO FINALLY SEE THE INTRODUCTION OF A DEDICATED SECTION OF THE RESIDENTIAL TENANCIES ACT FOR OWNER/RENTERS FROM SEPTEMBER 2011. PART 4A OF THE RESIDENTIAL TENANCIES ACT PROVIDES IMPROVED PROTECTION FOR RESIDENTS WHO LIVE PERMANENTLY IN CARAVAN, RESIDENTIAL PARKS AND RESIDENTIAL VILLAGES IN VICTORIA.

Celebrating the achievement in October 2011 is (left to right) Robin Hutton, Marian Foster, Lionel Foster, Gordon Beard, Bob Purves, Wyn Stenton, Charles Brookes

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Our Organisation

Housing for the Aged Action Group is the state-wide organisation of older renters in Victoria – across all housing types. For tenants in private rental; public and community managed housing; caravan and residential parks; rooming houses; independent living units; and a range of new models of older persons’ housing including rental villages and semi-independent living.

The Committee of Management meets monthly at Ross House, 247-251 Flinders Lane, to handle the administrative and financial business of HAAG’s services and the group’s functions, and to act upon housing issues of concern to older people. Members are elected at the Annual General Meeting of HAAG, and casual vacancies are filled by Committee with general membership endorsement. 100% of the Committee are older people. Committee meetings are open to all members to attend.

Committee for the year as from AGM 2011-2012:

Wyn Stenton (Chairperson), Dalene Salisbury (Secretary, Public Officer), Patrick Barron (Treasurer), Helen Draper (Vice Chair, resigned March 2012), Amy Duncan, Marian Foster, Molly Hadfield, Patricia Black, Bob Brooks, Bob Purves, Siva Nallaratnam; Bob Newey (resigned 6/07/2012).

Thanks to all of our hard working Committee of Management for their support and continued lobbying for more public housing, for their presence at forums, workshops, rallies, and public meetings and for always being prepared to promote the services and mission of Housing for the Aged Action Group.

HAAG also wishes to acknowledge the wonderful funding and collaborative support provided by Consumer Affairs Victoria, Commonwealth Department of Health and Ageing and most recently from the Department of Human Services.



**Management Committee reps:
Molly and Dalene (left)**

**Bob Brooks (right) with Office
Administrator Kaye**



**Below left: Bob Purves
with Wyn** **Below right: Pat
& Siva**



Our Chairperson, Wyn Stenton



As you see by the reports enclosed, these past 12 months have been exceptionally busy for HAAG. I have been amazed at the added work load on the staff of April, Shanny, Kaye, Ani and Jeff with the change of the office set-up and all that it entails plus the hiring of new staff to develop the new *Home At Last* project which has been funded by the Department of Human Services for a 12 month period. We hope its success will ensure continued funding into the future. The funding for the *Home at Last* project has enabled the employment of seven new staff. It is early days but what a time it has been and the people employed are very eager to make this project work.

The absolute highlight of the year has been the introduction of the new Part 4a of the Residential Tenancies Act that has been a landmark achievement of the Residential Parks and Villages Working Group. This has been a campaign that started in 2005 and the relentless work of the members has seen this important law reform brought in from September 2011. It is the first time since 1997 that a new section of the Residential Tenancies Act has been introduced and the first time ever in Australia that tenancy legislation has included minimum term lease agreements. Unfortunately it only helps residents in new park developments, but it is a start. So well done everyone associated with the working group as that is a massive achievement. Also in the residential parks space, HAAG has conducted a project encouraging the formation of Residents Committees for Caravan Parks and Villages in the Mornington Peninsula Shire and Gippsland regions. The funding for this project was provided by the Victorian Law Foundation and sponsored by Mornington Peninsula Shire. Congratulations to Janet Reid for her hard work in conducting the proceedings with assistance from Shanny Gordon.

The tenancy advice and retirement housing services and the Assistance with Care and Housing for the Aged (ACHA) outreach service continue to focus on improving access to housing information for older low income renters and these long-standing services have been busier than ever.

One of the pleasing aspects of being Chairperson at HAAG is to gain a greater overall knowledge of the different areas of services provided by HAAG. I would like to say thank you to all members of the management committee and the two working groups on caravan and residential parks and independent living units for their dedication and hard work to improve conditions in housing for older citizens. I hope you will all continue to support the aims of HAAG and also *Home at Last*.

As you all will know, Ena Ahern retired earlier this year. We miss Ena and we appreciated her dedication whilst at HAAG. We wish her well for the future. I would also like to thank our funding bodies, Consumer Affairs Victoria (CAV), the Commonwealth Department of Health and Ageing and, most recently, the Department of Human Services.

In closing I commend this Annual Report to you and look forward to even greater successes for older tenants and residents in 2012 – 2013.

Wyn Stenton

Our Members

An integral part of the functioning of our organisation is the commitment of our members to our activities. A number of our members consistently dedicate a great deal of time to a range of our work. This may involve participation on a working group, help around the office including the continuously arduous tasks of folding leaflets and helping with mail outs. Our members were also active through forums, radio programs and regularly write letters to newspapers.

Most importantly HAAG members tell their own story to politicians, representatives from government departments and at forums and events. It is extremely difficult and often intimidating to speak publicly about your own living situation but it is the way that those in power know the real situation facing older people. So to all of those members who put themselves forward we are extremely grateful.

An outstanding achievement this year was the Victorian government's acknowledgement of Denise Muir, long-time housing activist and member of HAAG who won the 2011 Penington Award for public and social housing tenants who have made an outstanding contribution to their community. Congratulations Denise!



Denise at the Penington Awards ceremony with the Hon Wendy Lovell (Minister for Housing) and Member for Bentleigh Elizabeth Miller

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HAAG Staff

Ena Ahern, ACHA Intake Worker (resigned April 2012)

April Bragg, ACHA Outreach Worker

Kaye Trainor, Administration Co-ordinator

Shanny Gordon, Retirement Housing Worker

Ani Loriente, Finance Co-ordinator

Jeff Fiedler, Tenancy Advice and Policy Worker

Megan Baker, Information, Intake and Referral Worker (from June 2012)

For 5 months Crystal McDonald worked at HAAG while April Bragg and Jeff Fiedler took leave. Crystal was HAAG's ACHA Outreach Worker from October to February. From October to December 2011 April Bragg was HAAG's Tenancy Advice/Policy Worker while Jeff was on leave and then April took leave from January to February 2012. Our first Home at Last funded worker, Megan Baker began with us on the 13th June 2012.



HAAG staff on International Women's Day
From left: Ani, April, Amy (Management Committee), Ena, Kaye and Shanny

HAAG Services

Assistance with Care and Housing for the Aged (ACHA) Program

The Assistance with Care and Housing for the Aged (ACHA) Program is funded by the Federal Department of Health and Ageing. The objective of the ACHA Program is to help eligible older people, who are at risk of homelessness or are homeless, to remain in the community through accessing appropriate, sustainable and affordable housing and, where appropriate, community care.

The primary group of older people assisted by HAAG's ACHA Program are Older or Prematurely Aged people on low incomes who are experiencing housing difficulty. This can be situations of someone having become homeless, or facing homelessness either in situations of unaffordable private rental, not living in secure long term housing or are living in unsuitable housing that does not allow them to remain living in as they age.

For many years now the ACHA program has been under review and funding has only been provided on a yearly basis. After intensive lobbying, over the past two years, by all of the ACHA services, we were delighted to receive the news that funding arrangements have now converted from yearly to a three year basis. Further, the Department have responded to the issues raised by our rural & regional colleagues and they have recently announced additional ACHA funding to those areas for the 2013-15 period. This is a very important change in the program, not just for our service, but right across the country as it recognises the success of the ACHA model in being significant in the prevention of homelessness and the premature entry into residential care. We would like to thank all Federal and State ACHA Program staff for their continued support of the ACHA Program and congratulate them for all of their efforts in securing the program's continuation and expansion.

Service Provision

There are three components to HAAG's ACHA Program:

Victorian ACHA Intake, Referral & Housing Options Service

For the past two years Ena Ahern has been our ACHA Intake worker and sadly for us Ena retired during the year. Ena was instrumental in establishing the Intake Service, when we restructured our ACHA program in 2009, and the service has worked so successfully it is now the Intake model used for our New Home at Last Service. The majority of people who contact our service are not aware of the health, housing or community services which are available to them, even in their local area and our Intake Service provides crucial information, support and assistance that will enable people to remain living independently in the community.

The Intake service role is to assist incoming phone callers, both individuals and organisations, to find the best housing, health and aged care solutions for the problem people are facing. The work entails doing a thorough assessment of a person's social, financial and health situation and based on this this information the person is either assisted by our ACHA program or referred to an appropriate service in their area.

Again Ena has done an amazing job in building a solid working relationship with a variety of service providers and in turn has enabled us to establish a comprehensive referral network across

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Victoria. We would like to take this opportunity of once again thanking Ena for her exceptional work with us and we look forward to her continued involvement with HAAG.

ACHA Outreach

The Outreach position was filled by Crystal McDonald and April Bragg during the reporting period. The ACHA outreach workers' role is to access appropriate housing for people who have become homeless or facing homelessness and referrals to our Outreach Service are made by HAAG's Intake Service. Typically the Outreach Worker will work with someone intensively, generally over a three month period, to resolve their housing crisis and maintain them in their current accommodation. During this period the work entails looking at what needs to be done in the interim period before permanent housing is found, this can include making referrals for legal assistance around the issue of vacating, looking at all housing options including public housing, social housing, independent living units and the movable units program and then applying and securing a suitable housing offer.

Once an offer of housing is made the Outreach Worker will then work with the client to coordinate the move to the new home. This can entail taking the person to the tenancy sign up, packing up of household items, cleaning up of their current property and removing any unwanted goods, organising and paying for the removalist and then settling the person into their new home and community at the other end. During this time, if required, the worker will also link the person into local support services such as Aged Care Programs, Health Programs and a range of social and recreational programs.

We have had a very successful year in rehousing people in some really fantastic housing and we would like to take this opportunity of thanking our housing provider partners that have worked with us and have gone out of their way to assist our clients. Specifically we would like to thank Sue Fleming, Community the Housing Limited Epping, Tony Willman, Community Housing Limited, Box Hill, Elaine Lopez, Urban Communities, Dione Stephens, Housing Choices Australia, Louise and Ellie at Women's Housing, Dione Mould, City of Knox and the Area Office staff at Carlton, North Melbourne, Box Hill and Broadmeadows.

Both the ACHA Intake, Referral and Housing Options Service and the ACHA Outreach Program have had another busy year. We received calls 836 to our Intake service for issues as far reaching as people wanting Housing Options information to enable them to plan for their retirement, people experiencing elder abuse from family members they are living with, health and aged care providers ringing on behalf of clients who were at risk of losing their housing after a hospitalisation, and sadly an increase in the number of people needing urgent assistance to get them out of dangerous and substandard living conditions, generally in private and illegal boarding houses.

A snapshot of our ACHA Program data for 2011-2012 is:

- 836 older people assisted through the Intake, Referral & Housing Options Service
- 280 people required housing options information to plan for their retirement
- 556 required more intensive support due to risk of homelessness
- 424 referred to other specialist agencies i.e. ACHA, Community Connections etc.
- 132 managed by HAAG's ACHA service (annual client target 35)
- Age profile: 37% 60-69, 47% 70-79, 14% 80+, 63% female
- 40% from a Culturally and Linguistically diverse background

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- 68% living in private rental housing, 30% staying with family & friends, 2% homeless
- Main reason for contact: Notice to vacate 33%, Rent increase 33%, Unsuitable housing 24%, Tenancy breakdown 10%
- Housing outcomes of HAAG ACHA Program: 102 re-housed (63 public, 24 social, 12 ILU, 3 rooming houses)
- Time for re-housing: 11 less than month, 32 1-3 months, 44 4-6 months, 15 > 6 months
- Other matters raised by clients: Going without regular food, non-use of heating, multiple health problems, small number reporting wish to, or in fact attempt, suicide; declined aged care services due to cost; isolation due to lack of money.



Intake Case Study

A 72 year old man living in regional Victoria contacted the Intake Service for assistance after receiving a 120 day Notice to Vacate on his private rental property. He had rented the property for 6 years and was very happy living there.

After receiving the notice he went into complete shock and denial and reported becoming extremely unwell during this time. His ill health meant he only sought help a couple of weeks before the notice was due to expire. He was referred into Home at Last's tenancy service to check the validity of the notice, and if valid, arrange tribunal representation for a 30 day extension of time on the Order of Possession.

During this time the Intake Service researched what housing options were available in the area and then assisted him to complete a number of housing applications. An early housing, Segment 2, public housing application and two social housing applications were completed and lodged on his behalf.

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HAAG's tenancy service arranged for the local community legal service to represent him at VCAT and even though an Order of Possession was granted his legal representative did manage to negotiate a 30 day extension of time.

The possibility of becoming homeless in 30 days became too much for the client and this resulted in him becoming hospitalised for a couple of weeks. During this time the Intake Service linked him into the local Community Connections Program (CCP) ensuring there was some one local that could provide on the ground support. The CCP worker was able to follow up the local housing providers re. the applications and take him to all necessary housing and health appointments as well as assisting him to organise his move.

Four weeks after commencing work with this client, and one week before he was to be evicted, he was offered a new long term social housing property in his preferred location. The property is modified and meets all his 'ageing in place' needs and he is now looking forward to a settled and financially secure future.

Outreach Case Study

The Intake Service received a referral from the Aged Care Assessment Service (ACAS); to assist a woman in her late 70's who was facing eviction from her private rental property within 14 days. Despite having lived at the property for some 12 years, without any problems, she had fallen into significant arrears within a two month period after her son, his girlfriend and her child moved in with her. The woman was experiencing multiple health problems and was receiving a number of community based health services to address her health issues.

Her son was her registered Centrelink carer and he managed her finances. Apart from the concern regarding her impending homelessness the ACAS service was also concerned that the woman was being financially exploited by her son.

The Intake Service made a same day referral to the Outreach Worker and the worker was able to commence working with the woman immediately.

When discussing realistic housing options and outcomes within the limited time available, the client was very reluctant to live apart from her son as she did not want him to become homeless. After a week of intensive work with both of them her son agreed that we proceed with an early housing, Segment 2, public housing application for her only.

As eviction was pending her application was processed in a timely matter and she was offered a sponsored public housing property a couple of days before the Warrant of Possession was to be executed. The outreach worker represented the client at VCAT and successfully negotiated with the police and real estate agent re. a dignified departure from the property.

The public housing property she has moved into is a spacious, modified one bedroom unit, located beside a major shopping centre, which has made her less reliant on her son for transportation, banking and shopping. She has stated that she loves her new home and feels safe and secure about her future. The HAL service assisted her with removalist and packing costs, something she could not have afforded otherwise.

A Supported Accommodation Assistance Program (SAAP) service referral was made for the son and his family.

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Community Education

The third component of HAAG's ACHA Service is Community Education. During the reporting period the program continued to hold quarterly community education sessions. The service target is 400 people per annum and this was exceeded by more than 300 people.

The following sessions were held:

- Three housing options information sessions held for older Chinese people living in the Eastern suburbs of Melbourne. This was a request from two of the Senior Citizens Centre's and the local Migrant Resource Centre. There was large attendance at these sessions with an estimate 500 people in attendance.
- Information session on housing options and the ACHA program to VCAT members at their training day
- Talk to HAAC staff associated with the Co. As. It. Organisation
- Talk given to the older Women's Housing Network
- Talk given to Jika Jika community centre participants
- Talk given to the Point Lonsdale Anglican Women's Group



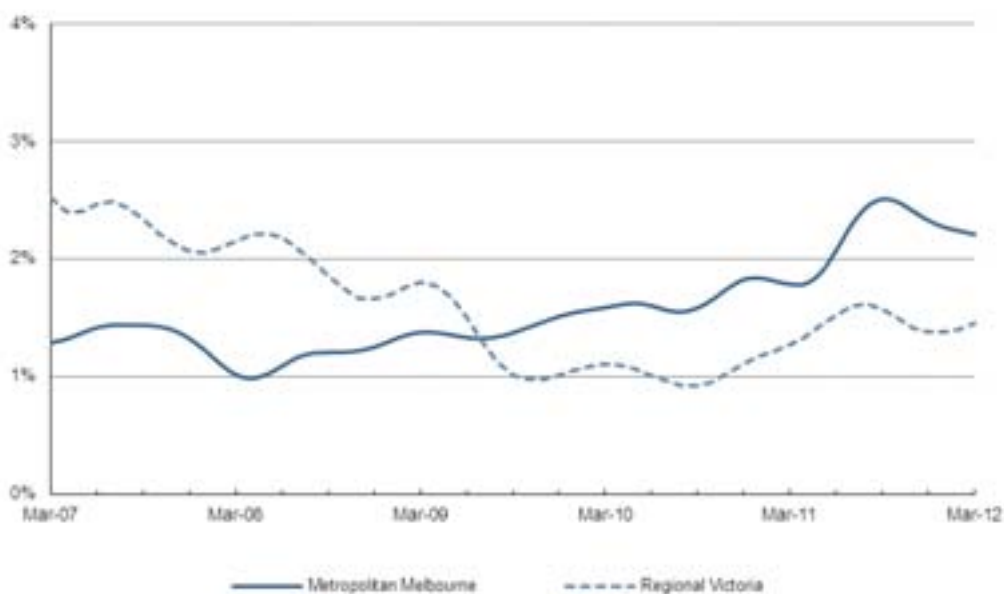
Tenancy Service

Difficult conditions for older renters

Continued low vacancy rates have made conditions more tenuous for older private renters over the past year. As stated in the most recent Rental Report produced by the Department of Human Services “the metropolitan vacancy rate has remained steady over the past quarter. For March 2012 the trend vacancy rate was 2.2 per cent compared with 2.3 per cent in December 2011 and 1.8 per cent in March 2011. The regional vacancy rate has also remained steady over the past quarter. For March 2012 the trend vacancy rate was 1.5 per cent compared with 1.4 per cent in December 2011 and 1.3 per cent in March 2011.” While the vacancy rate remains below the equilibrium point of 3% then availability will be tight and rents will rise above inflation.

The Rental Report also states that “rental affordability in Victoria continues to be low and the proportion decreased further this quarter. Across the state 18.7 per cent of all new lettings were affordable, a slightly higher rate than in the March quarter 2011 (17.9 percent). Metropolitan Melbourne continues to register very low levels of rental affordability at 9.5 percent, a decrease on the December quarter 2011 (10.6 per cent). The proportion of affordable rental lettings in Regional Victoria continues to fall. In the March quarter 2012, it was 54.4 per cent, compared with 56.6 per cent in the December quarter 2011. The proportion in the March quarter is lowest recorded since the September quarter 2002.” Lower cost private rental housing is even harder to obtain for people such as aged pensioners because property managers are rejecting their applications as they are seen as being a high risk compared to middle income earners.

The chart from the Rental Report below shows the vacancy rates over the past 5 years and demonstrates the poor state of private rental housing in Victoria. It also suggests there is a chronic shortage of rental properties shown by the lack of market variability over that time. While vacancy rates have increased slightly they remain well below 3%, the level where there is an adequate balance between supply and demand to maintain availability and keep rents from skyrocketing. This trend is even worse in regional Victoria.



Vacancy rates for rental housing in Victoria 2007-2012

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Continued enhancements to HAAG's overall service structures, improved networks through our Housing Options Information Service and continued solid referral numbers from Consumer Affairs Victoria (CAV) has also had a significant impact on the service and increasing case numbers. The early development of our new Home at Last service will also have a big impact on future service availability. Improved liaison with a number of CAV regional offices has also seen an increase in referrals from country Victoria. In some cases this has involved HAAG making referrals to CAV offices where it is more feasible for a regional service to attend. In other cases CAV regional offices have contacted HAAG for information and advice on particular situations, accommodation types or background information on the particular housing provider. HAAG's tenancy service evaluates the client's legal standing and may negotiate with the landlord or even defend the client at VCAT in cases where the notice is deemed invalid or retaliatory. Additionally, referrals may be made to other HAAG services or to external agencies for assistance to find other accommodation. HAAG's integrated services through Home at Last will expand assistance significantly.

CLIENT SERVICE

205 private rental tenants were assisted for the 12 months. Many hundreds of additional consultations were held with tenants at meetings and events. The tenancy advice service also supported the Retirement Housing Service in conducting consultations with residents to inform them about the new Part 4a of the Residential Tenancies Act. A number of talks were given in this capacity to groups, particularly in rural and regional Victoria in areas such as Lakes Entrance, Inverloch and Echuca.

MAIN TRENDS FOR THE 12 MONTH PERIOD

High rents

Unmanageable rent increases have been prevalent once again where older people continue to be priced out of the private rental market. In a number of cases tenants' rents paid represented between 68% of the aged pension to more than 100% of the pension. The latter cost is often due to a client whose spouse has died and they suddenly have to cope with the rent on half their usual income. Many older people in this category have reached the point where they can no longer afford to stay in their accommodation and, after scrutiny of legal notices to determine proper compliance, are referred directly to HAAG's Housing Options Service. This situation has been caused by continued increases in rents above inflation and also rent 'spikes' where landlords have levied large one-off increases due to an incentive to catch up with a rapidly escalating market (see reference to Rental Report).

Informal and insecure housing agreements

A number of cases for the twelve month period involved older people living in informal housing arrangements with either family, friends or landlords where the tenancy arrangement is established outside any knowledge of the RTA. This has included people living in backyard bungalows, sharing a house and in one case a woman who for 5 years has slept at night in a laundry and who has to pack up her bed before the household wakes and gets on with their day. This lends a new slant on the concept of 'couch surfing homelessness'. These cases have involved significant exploration of the tenancy circumstances to determine if the client has rights under various sections of the RTA or if they have tenancy rights at all. Overlaying this concern is the lack of understanding

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of the arrangement between the parties and the sense of intimidation of landlords against tenants. Most of these clients feel that they have no rights and that the landlord can evict them at a moment's notice. In some cases where no rent is paid or the person is living with a landlord they may be right. In other cases the client's housing conditions are very poor such as those living in sub-standard bungalow arrangements and where they are also forced to share facilities in the main house such as toilet and bathroom.

Privacy concerns

A number of cases related to concerns by tenants about their privacy, particularly in relation to house inspections and properties for sale. Many older people find 6 month inspections, legal under the RTA, as being intrusive and demeaning. In many cases older tenants have rented their properties for a number of years yet feel it is an intrusion on their personal space for a young, often new, property manager to enter their home and inspect their bedroom and other personal spaces.

Most intrusive is the requirement to allow prospective buyers through a property when a house is for sale. This situation is often abused by real estate agents whose only focus is ensuring clients are able to view the house whenever possible. This often means tenants are called at short notice with the expectation that they will allow buyers through their home, often at inappropriate times.



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Security of tenure

This continues to be the critical issue for older renters. Case figures have shown a considerable number of older people being given termination notices. Many older people fear being given 60 days notice to vacate when a landlord sells their home, forcing them out into an increasingly scarce property market where vacancy rates are at record low levels. Typically these cases are similar to longer term HAAG case trends where many tenants have lived long term in their rental accommodation and face an enormous task to sort out all their belongings and find other accommodation. The link of HAAG's tenancy service into HAAG's new Home at Last Service is vital to provide the one-to-one assistance that older people need.

Repairs

A number of cases involved older tenants who had been given Notices to Vacate where, upon inspection by HAAG, it was found that there were serious health and safety concerns about the state of the tenant's housing. The tenancy worker in this situation focuses on addressing critical health and safety concerns while the main aim is to secure better accommodation.

VCAT applications where landlords serve older tenants with 120 days notice to vacate without a specified reason

This is often in response to a tenant exercising their rights in regard to problems such as repairs. Rather than comply with their obligations to maintain the property, the landlord instead tries to get rid of the 'problem tenant'.

Bond returns

A number of cases involved assisting clients whose bonds had not been returned when they had vacated their homes after receiving notices to vacate. The problems were based around the following categories: Landlords seeking to claim unfair cleaning costs; a landlord who had not lodged a bond with the Bond Authority; and, a real estate agent who had taken over a property two weeks before the end of a tenancy and that subsequently became bankrupt and vacated the premises (this agent had also been subject of a program on A Current Affair).

Independent Living Units

A protracted and ongoing case has involved a block of units owned by the Bayside City Council that are intended for sale (also see extended report). There are 25 elderly tenants who had been informed that they were to be given Notices to Vacate. Many of the tenants had originally moved into the units after being clients of HAAG's ACHA Service and so were classified as 'frail elderly' before they moved in. This issue became the subject of a major community campaign to save the units and the tenancies, organised by local resident Dr. Sally Cockburn who has a radio program on 3AW (HAAG appeared on her program on two occasions). All of HAAG's services have been engaged in this issue as it has involved tenancy, housing options, retirement housing and housing outreach issues.

Regional rail link evictions

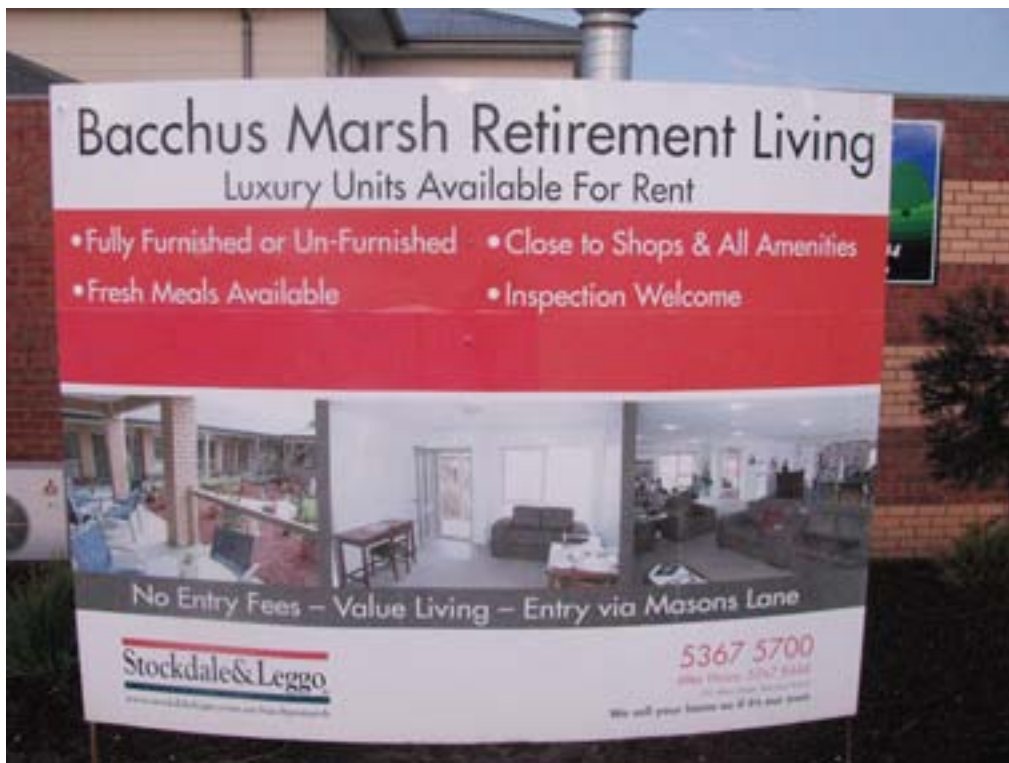
A number of Footscray residents are being evicted because of the regional rail link development.

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Three elderly clients were referred to HAAG for assistance. In one case the tenant did not have a tenancy agreement as they had not paid rent due to a personal arrangement with the landlord. In this case HAAG organised a pro-bono lawyer through the Public Law Interest Clearing House (PILCH) who referred us to Aitken Lawyers.

Semi-independent living

Two significant cases involved clients living in rental villages where their complaints ranged from high rents to complaints about meals. In both cases the tenants were unwilling to make a formal complaint for fear of eviction or harassment and this highlights the captive nature of many of these tenancies where they are reliant on the landlord not only for management but also a significant level of care.



Retirement Housing Service

Over the course of the last financial year the Retirement Housing Service has provided advice to 203 people, has conducted 31 group consultations with a total of approximately 1,595 residents attending, has undertaken 61 cases (with many ongoing cases continuing over the course of several months each) and has been involved with group support in the way of assisting residents committees and group actions.

The Retirement Housing Information Service continues to provide information for residents, focusing on residents' rights, and continues to provide support in cases where rights are not being protected or promoted. The service has provided a very effective, specialised advocacy response for older residents in need of assistance with retirement housing issues and concerns.

Along with the individualised responses the service has provided much needed information and education sessions this period to residents around Victoria. In fact this has been a major focus for the service during this period with Part 4A information sessions and the caravan and residential parks and village residents' committee project.

The service also continued to refer residents, if it was appropriate, to other services. This was an interesting process to document because it was noted that in some circumstances there are significant gaps. It also important to note that the service usually remained involved in the case as a primary support for the resident. In some circumstances too the service formed strong relationships with other workers/advocates which has resulted in residents receiving more consistent support and assistance.

By far the largest presenting group to seek assistance from the service were the caravan and residential parks and villages residents. There was a significant amount of work undertaken with parks during this period too which meant that more residents were aware of the retirement housing service and were better able to access it. Some of the issues raised by residents were: site fee increases, notices to vacate, breach of duty notices, site agreement concerns, utility charges and relationships with management.

The second largest group of residents presenting came from not-for-profit retirement villages, otherwise also known as Independent Living Units (ILUs). There has been a lull in phone calls from this group though and this is definitely an area where more focused work could be undertaken to inform and educate residents of their rights. Some of the issues raised by residents were: fee increases, maintenance concerns, residents committees and possible closure of units.

Rental village residents appeared in the data but in significantly lower numbers, as did residents in serviced apartments. Both are quite unique areas in relation to the form of housing and services offered in conjunction with tenancy/residency but there tends to be a hesitation to act as many people are in their late 70's to 90's and there can be significant fear of repercussions. Rental villages residents all contacted the service to complain about the quality and quantity of food provided at their villages. Serviced apartment residents all spoke about the issues they had with management.

The service has worked closely with other agencies and government departments during this period on policy issues in relation to various forms of retirement housing, for example Consumer

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Affairs Victoria, the Victorian Equal Opportunity and Human Rights Commission, Consumer Action Law Centre. Relationships have also begun to be built with retirement village and parks industry bodies in the hope that this will also translate into improved relationships between residents and managers/owners into the future.



'Relocatable' home in Dromana

HAAG CAMPAIGNS AND POLICY ACTION

Home at Last - Older Persons Homelessness Prevention & Re-Housing Service

HAAG has been fortunate to receive Department of Human Services funding from May 2012 until June 2013 to provide a major housing service for older people called Home at Last – Homelessness Prevention and Re-Housing Service. HAAG's project is one of 11 funded services under the Homelessness Innovations Action Projects that aim to develop prevention and early intervention strategies that achieve long term housing outcomes. HAAG prepared a submission for a tender process, along with dozens of other organisations, and managed to succeed through a series of interviews to be granted the service opportunity. The service will be independently evaluated and hopefully extended beyond its initial pilot



Left: Kaye and April collating the 'massive' submission, and, **Right:** Jeff heading off to deliver the goods

Rationale for the Home at Last service

The availability of secure, affordable and accessible housing for older people is a fundamental pillar that ensures successful ageing-in-place. While 80% of Victorians over the age of 65 have the means to achieve this through home ownership, there is a highly vulnerable group of older renters who are often living in housing poverty and are at risk of homelessness. HAAG estimates that there are about 120,000 low income Victorians over 55 years of age who are potentially in this situation, mainly as renters in the private market. Older tenants are the group that are least able to cope with an eviction notice that begins an inevitable count-down to homelessness.

The consequences of housing related poverty and risk of homelessness are manifold: It affects an older person's physical and mental health, their financial means to survive, isolates them from their communities and can lead to hospitalisation, premature entry into residential care and in some cases an early death. Current and future trends suggest that a combination of an ageing society, lower home ownership rates and absence of a government strategy to address the problem means that, unless there is change, this scenario will continue to worsen.

The availability of a comprehensive support service to assist vulnerable older renters is the start-

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ing point to ensure that a person at risk of homelessness is provided with the means to address their housing problem. Until now older people have had to rely on their own resources, seek help from mainstream information services, present to unhelpful generalist housing crisis services or somehow access one of the few under-resourced specialist housing services such as Assistance with Care and Housing for the Aged (ACHA).

The Victorian Government's Housing Action Plan (2011) has, for the first time in Australia, acknowledged that older people need specialist housing assistance. The fundamental focus of the Action Plan is to tackle homelessness by developing prevention and early intervention strategies that also are aimed at achieving housing outcomes. To this end the government invited agencies to submit a tender under the Homelessness Innovations Action Projects (HIAP) from which ten services have been funded including HAAG's Home at Last – Older Persons Homelessness Prevention and Re-Housing Service.

Home at Last Service Aim:

Provide a comprehensive housing support service that meets the holistic needs of vulnerable and disadvantaged older people in Victoria.

Service Objectives:

- Provide a one-stop shop of housing information, support, advice and advocacy. Two main levels of assistance are provided: 1. Information services are provided to older people needing to implement a future housing plan. 2. Intensive ongoing case assistance provided to older people with impending risk of homelessness.
- Integrate new aspects of the service with existing HAAG tenancy, retirement housing and ACHA service.
- Maximise availability of the Home at Last service to vulnerable older Victorians through an extensive promotion, community education and community development plan.
- Establish referral alert systems with non-housing agencies (i.e. Centrelink, Aged Care Assessment Services) that can identify older people who have housing vulnerability.
- Establish referral systems with mainstream housing departments and housing crisis services that are not able to provide specialist housing assistance to older people.
- Maximise the numbers of older people who can be assisted from insecure housing into long term, affordable housing.
- Establish Home at Last as an integrated component of the home based aged care service system.
- Ensure that Home at Last is continually aware of the latest trends in housing options and ensure that these are available to older people in Victorian community.
- Encourage academic partnerships for the purpose of developing strong evidence-based research on older persons' homelessness issues.

A strategic plan has been developed that will establish service targets for each of the objectives.

The reason for the Home at Last service focusing on older people living in private rental accommodation is two-fold:

First, it is highly insecure accommodation, unaffordable for older people on aged pensions, often a poor standard (see attached photographs of clients' homes), that requires a landlord's permission for disability aids and modifications to be provided. HAAG's view is that no low income older

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person should be faced with private rental housing as their only option due to the multiple factors that make it difficult to age-in-place.

Second, older private renters represent a significant population cohort that needs advice and assistance. There were 110,000 people over 65 years of age living in the private rental market in Australia in 2001 (Australian Bureau of Statistics) with 80% relying on the aged pension as their main source of income. As the Australian Housing and Urban Research Institute (AHURI) have stated "This will create a strong and continuing demand for rental housing suited to older, lower-income, sole person households. These households are projected to grow in number from 110,800 to 243,600, an increase of 120 per cent from 2001 to 2026. Approximately two-thirds of these households will be sole women." HAAG expects that as these figures are 13 years old that, based on the growth estimates quoted, the number of private renters over 65 should be about 175,000. HAAG conservatively estimates that at least 50-60,000 live in Victoria. Of course these calculations do not include private renters aged from 55-64, which would add considerably, if not double, the numbers of those potentially in need of assistance. The reason for the lack of definitive calculations on this sector is that the research has not been updated since 2001, again demonstrating the lack of serious emphasis on this high need group. However, Professor Andrew Jones from Queensland University is currently conducting research for the Commonwealth Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) to develop a greater understanding of older private renters. HAAG is collaborating with Professor Jones in the development of this research.

Sub-categories within the older persons' private rental housing group that will be assisted include renters who are disadvantaged due to:

- Location factors such as traditional inner-Melbourne tenants who are being displaced due to property speculation and gentrification; outer-suburban tenants who have high transport costs and may be dislocated from services, family and friends; rural and regional tenants who may not be able to find other private rental housing if evicted due to low supply levels.
- Economic factors such as reliance on aged pension with no other assets to supplement income to assist with managing housing costs or rental increase shocks.
- Age-related health problems that can precipitate a housing crisis and the need to urgently relocate.
- Discrimination factors reducing housing choices based on societal stereotyping of older people.
- CALD barriers reducing many older persons' ability to negotiate or navigate housing systems (30% of HAAG's client intake for 2010-2011 was from older people with a CALD background and we believe there is significant unmet demand.)

Other accommodation groups include:

- Older people living in many privately operated rooming and boarding houses are highly vulnerable to abuse, discrimination and poverty. This group of older people, mainly men, may have a long history of living in this form of accommodation but find it harder to cope as they age. Additionally, a number of unscrupulous operators have entered this industry who have been bullying and intimidating tenants, with older people the least able to cope with such harassment.
- Many older people live in insecure and unhealthy conditions in caravan parks, particularly in rural Victoria. These people have often become dislocated from mainstream services and languish in conditions that are totally unsuitable to their needs.

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- Older people who have been evicted from their private rental accommodation who cannot afford to re-enter the private market are living in a range of unsuitable housing circumstances that affect their health and well-being. During 2010-2011 30% of HAAG clients contacted HAAG after being evicted and were living with family and friends on a 'temporary' basis that often had become longer term than they had envisaged. A number of HAAG clients in this situation have reported feeling harassed, fearful and at best, uncomfortable about their living situation. The longer the arrangement continues the worse the living environment becomes. This increasing predicament further reinforces the need for early intervention and prevention strategies as proposed in HAAG's tender.

These target groups fit well within the roles of HAAG's existing services and will be complimentary to the new service approach.

HAAG's successful campaign for owner renters in residential parks creates a new section of the Residential Tenancies Act

Changes to the *Residential Tenancies Act 1997* (the Act) affecting caravan/residential parks came September 2011. A new Part 4A in the Act now regulate site agreements between residents who own their dwelling but rent the underlying land (site tenants) and park operators who rent out such sites (site owners).

These changes have been brought in after a long and exhaustive campaign by HAAG's Residential Parks and Villages Working Group. It is a great credit to the working group for having achieved such an enormous piece of law reform. It is no mean feat to have introduced a new section of the Residential Tenancies Act and was won after convincing the state government that the development of a new form of permanent accommodation for older people was emerging and developing rapidly. The government acknowledged that older people moving into such forms of retirement housing required significantly improved protection. Congratulations everyone who has worked so hard for so long to win this great victory for older people across Victoria.

What does the new legislation provide?

Part 4A covers instances where the dwelling is:

- fully or partially owned by a site tenant
- designed, built or manufactured to be transported for use as a residence (not including a typical caravan)
- the site tenant's main residence (not a holiday home) in a communal park (not in a park on Crown land).

The changes will give greater protection to site tenants, whose dwellings can be quite large, difficult and expensive to move. Without these protections, site tenants are more vulnerable than residents who own traditional caravans, which are relatively easy to move about.

Site owner obligations under Part 4A

Under Part 4A, a site owner will have to:

- give a site tenant 365 days' notice to vacate for 'no specified reason' (an increase from the

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current 120 days)

- ensure site agreements are in writing and for a specified term in the site agreement, disclose and explain all rents, fees and charges
- give a prospective site tenant 20 business days to consider a site agreement
- provide a five-day cooling-off period after a site tenant signs the agreement
- give a prospective site tenant a copy of the park rules before entry into a site agreement
- consult with site tenants regarding any proposed changes to the park rules.

Further changes include:

- limiting a site tenant's liability to no more than 12 months' rent if they break a fixed-term agreement (a site owner will have to apply to the Victorian Civil and Administrative Tribunal (VCAT) for compensation)
- increasing VCAT's jurisdiction from \$10,000 to \$100,000 for disputes relating to Part 4A
- five-year minimum site agreements for new parks (that is, those registered for the first time from the date Part 4A is introduced)
- clarifying the rights and obligations of site tenants and site owners when a dwelling is being sold or assigned
- protecting a site tenant's right to participate in residents' committees.

The current Part 4 of the Act will continue to apply to:

- agreements where the resident rents both the dwelling and the site
- certain agreements where the resident owns their dwelling but rents a site, such as the owner of a traditional caravan.

New site agreements

New site agreements in existing parks (including renewals of existing agreements) will be subject to Part 4A, except for the minimum five-year term requirement. Agreements in new parks will need to conform to all new requirements.

Existing site agreements

Existing agreements will be subject to the new provisions, except for the minimum five-year term requirement. Any term inconsistent with Part 4A will be void to the extent of the inconsistency. For example, if an existing agreement states a 120-day notice to vacate, a site owner must give 365 days' notice if they issue the notice after Part 4A takes effect.

However, any action taken under an existing agreement before Part 4A comes into force will still be valid, provided the action was lawful at the time. For example, if a site owner has served a notice to vacate before Part 4A comes into operation, the notice comes under the old rules, even if the notice expires after the new legislation commences.

HAAG's role informing residents about Part 4a of the Residential Tenancies Act

The Implementation of Part 4A information sessions was an important follow up from the introduction of the new section of the Act.

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The roll out of information about these changes to residents across the state ran over several months with 18 information sessions being held across Victoria, from Mildura to Echuca to Lakes Entrance and everywhere in between.

HAAG produced a leaflet outlining the changes to the legislation, using the information CAV had on their website, as well as a presentation to use at the sessions. Information was kept simple and provided a brief overview of Part 4A and what it encompassed.

HAAG also contacted each CAV regional office to invite them to attend the information sessions organised. As a result CAV attended 13 out of 18 sessions. It was a great opportunity to collaborate with the regional representatives and link residents in with their local supports. Unfortunately 4 of the 5 sessions where CAV did not attend were parks in the Southern region. It represented a large gap in the implementation given that a large number of parks and villages are contained within the Southern region. The 4 sessions CAV did not attend informed residents from 6 different parks in the region (2 were combined meetings).

HAAG also documented questions that come out of each information session and followed up on these for residents. This often involved calling or emailing CAV and the Tenants Union of Victoria (TUV) to discuss Part 4A and how it might be applied practically.

The 18 information sessions conducted had a total turnout of approximately 1,190 residents, with 23 parks and villages being represented. Given the estimated number of permanent residents across Victoria is anywhere between 6,000 to 10,000 (and possibly even more) the project accessed over 10% of the permanent population.



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9 of the 18 information sessions were held on the premises of a park or village, with 8 being organised through the residents/residents' committee. One session held at a Lifestyle Communities was organised by the residents' committee to be held on the premises only after they pressured the directors to allow it. HAAG had originally been told by the directors that we could not hold 4A information sessions on site at any of their villages. This particular committee wanted the session though and believed it was their right to invite us. Another session held on site was actually organised through the park management with surprising e



Shanny talks to residents in Werribee

Of the 9 sessions held off the premises 4 were organised off site according to residents' requests. 3 were held off site due to HAAG not being able to gain permission to hold a meeting on site. All of the above being said, for every session held off site residents assisted to distribute invitations. 3 sessions were also combined, with residents attending from various parks and villages, therefore an offsite meeting was the best option.

Towards the end of the project feedback forms were sent out to the parks and villages that had received the information. Forms were not sent to every attendee but usually to the residents' committee as the main contact.

It was an interesting exercise to send out a feedback form to assess the experience of residents at the information sessions. Given that the information was about changes to Victorian legislation that affected people, whether they wanted to acknowledge it or not (and some did not want to). It was also interesting to note that residents from Lifestyle Communities villages and Federation

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Villages tended to feel that the information was not relevant to them because they already had (and have had for a long time) many of the protections that have been added into Part 4A of the Act.

On the whole, though, the feedback was positive with residents feeling happy to have had an opportunity to be better informed. Residents were also happy with the follow up information provided after information sessions and all except 1 person indicated they would use HAAG for support and assistance in the future (and many have since then).

Part of the project also involved supporting residents to form residents' committees. 3 residents' meetings were held specifically about residents' committees and 5 committees formed in this period as a result of this project and the changes to legislation. An interesting topic of discussion in these meetings was about whether regulations and guidelines would be established by CAV to support residents through the process of forming and running committees. The concern is the vague nature of the term in Part 4A because already residents' committees have encountered managers who are unwilling to recognise them as an entity. Another concern is about how to take an issue to VCAT through a residents' committee and that at present it would be very difficult to do so.

Feedback forms were sent out to the residents' committees that had been assisted by HAAG. Part of the reason for doing this was to follow up on their journey so far, but also to have some feedback to assist the project being funded by the Victoria Law Foundation. The feedback showed that residents were very happy with the support provided and the information provided, both at meetings and through the residents' committee toolkit. All of the newly formed committees have taken off wonderfully on their own and call the service if they have any major matters requiring assistance, or if they need some extra information and advice. So far it has worked very well and provides a good foundation to build the project upon.



Jeff speaking to residents in Echuca

Residents' Committees Project - Building Bridges in Parks and Villages



Janet Reid, Project Worker

The results of a project documenting the benefits and barriers of residents' committees for retirees in caravan and residential parks and villages will hopefully assist to improve relationships between residents and operators in parks around Victoria.

HAAG, with funding from the Victoria Law Foundation, created the project out of a need to inform older residents in parks about their right to form committees in response to Part of the *Residential Tenancies Act 1997*.

There will always be a form of tension between residents and owners because they have different agendas - for residents the park is their home, while for owners it is their business so any improvements in this area will require the participation of both parties and this project was the perfect starting point.

Janet Reid was appointed as the project worker. Janet focused the project in the Gippsland and Southern Metropolitan regions, with a large number of parks from the Mornington Peninsula represented. Over a period of 6 months Janet travelled and met with residents, owners and manager and stakeholders to speak to about residents committees.

The aim of the project was to document the values of, barriers to and resources needed for residents committees in parks and to provide a balanced view of the sector in relation to these areas. The project has found that residents and operators are actually not far apart in their vision for the future. HAAG's hope is to act upon the conclusions from the project to generate strategies that will empower the parks sector towards a new culture.

The project report, *Existing Together*, sets out the findings from the project, along with recommendations for further strategies to strengthen committees and their relationships with park managers and owners. 3 residents committees were formally formed out of the project.

The Project recommendations show that 65% of people interviewed during the project felt training for managers and owners or parks/villages was needed. It was also found that training and support was needed for residents committees too, to continue to inform and educate resident state-wide.

The project showed a significant gap in the mapping of parks/villages and recommended that more intensive mapping be undertaken to show where permanent residents live and how many there are. It was also found that the legislation needs to acknowledge residents committees as entities able to act as a collective, and that dispute resolution procedures needed to be formalised to guide clear communication. HAAG is interested in continuing this work and hopes to be able to inform and support residents all across Victoria to form residents' committees.

HAAG's submission to the Victorian Parliamentary Inquiry into the Opportunities for Participation of Victorian Seniors

Housing for the Aged Action Group has recently forwarded a submission to the *Victorian Parliamentary Inquiry into Opportunities for Participation of Senior Victorians* conducted by the Family and Community Development Committee of the Victorian Parliament.

Our submission comments on the housing crisis for older people in the private rental market; the failure of the tax system to fund affordable housing; reform of the affordable housing sector, the lack of homelessness support services for older people in Victoria; the lack of protection for low income older people living in retirement housing; the need for better integration of housing and aged care services and the need for the development of new forms of retirement housing.

Overall, HAAG's submission focused centrally on the need for an Older Persons Housing Strategy. Housing for the Aged Action Group is very concerned about the plight of older Victorians who have not aspired to or attained home ownership by the time they reach retirement age. There is a chronic shortage of low cost rental housing in Victoria that is forcing many older people into dire circumstances of housing poverty and the constant threat of homelessness. This is a political, planning and resources allocation issue that must be addressed now if we are to avoid the rapid expansion of an already chronic problem faced by many older Victorians. We need an all-party commitment from the state parliament to a policy platform that is based on the premise that all older people have the right to be housed well. It must also be recognised that housing is the fundamental cornerstone to ensuring that all older people have a right to age-in-place. In other words, housing must also be seen as a vital component of the aged care system. To begin to achieve these objectives Victoria needs to develop an Older Persons Housing Strategy, as has been established and implemented in Great Britain with its blueprint called LIFETIME HOMES, LIFETIME NEIGHBOURHOODS, **A National Strategy for Housing in an Ageing Society**. A similar strategy is needed to plan for Victoria's rapidly ageing population over the next 20 years. To ensure that a plan is well integrated with all other services that impact on the lives of older people, the State government must work closely with the Commonwealth government to obtain the best possible outcomes.

Retirement Villages Reform

The discussion around retirement villages, the need for reform and for more accessible information and advice, has been long awaited. In October 2011 Consumer Affairs Victoria (CAV) released a Retirement Villages discussion paper, asking for submissions to comment on contract and disclosure options for villages. The intention is to undertake some regulation reform which is most welcome.

As a follow up to the discussion paper, and the many submissions received in December 2011, a consultation forum was held with key stakeholders on 22 February 2012. In line with this topic the Consumer Action Law Centre (CALC) held a discussion on 27 February 2012 about how they could best step into the arena of retirement village policy and advocacy, a very welcome addition in HAAG's perspective.

We are hoping that this line of thinking and investigating means some well-needed reform in this

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sector might be on the cards. What it does, at least, is opens the way for a more honest and open discussion about the issues and concerns residents have within the Not-For-Profit Retirement Village sector (also known as ILUs).

Another aspect of retirement villages reform that HAAG participated in was the development of Retirement Villages Protocols. HAAG participated on a working group convened by Consumer Affairs Victoria that included representatives from industry and consumer groups. This work culminated in the production of a booklet called Retirement Villages—Good practice to address key issues. Fundamentally a guide to dispute resolution for retirement village operators, the booklet sets out practical ways of resolving problems that may occur between village operators and residents.



Shanny Gordon (left) with fellow roundtable participants and Minister of Consumer Affairs Victoria the Hon. Michael O'Brien (centre)

Bayside City Council Independent Living Units – threatened with closure

An important issue during this period saw the residents of Independent Living Units managed by Bayside Council informed in October 2011 that the units would be closing in 2013 and they were going to be rehoused. There had been no consultation prior to receiving the letters and the service was contacted because residents were feeling anxious and stressed about this decision.

Part of the issue was that council workers were acting as housing workers, which to HAAG presented a conflict of interest given they represented the landlord. Another service was also involved having housed several of the residents there, and were now having to support them to find appropriate housing to relocate to (difficult in the best of circumstances). HAAG tried to fill a gap as there were no independent management processes or clear support for residents.

This turned into a campaign, for HAAG and the Bayside community, with great headway being made. The Bayside community really rallied together to support these residents and fought the Council hard to ensure the units would be kept open and the residents could stay in their homes. Two sites were affected, with a total of 16 units, in Beaumaris and Sandringham. A number of

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units were also sitting empty due to a decision made by the council to cease placing tenants in there after their decision to cease managing the units.

A community barbeque was held on the site of the Beaumaris units and approximately 100 community members attended in support of the residents. It was organised by the community with HAAG's support. Petitions were distributed by community members and hundreds of signatures gathered in support of the residents. Community members, ex-mayors and HAAG attended monthly council meetings to ensure the voice of the residents and the community was heard.

Research Projects

Gender and location factors in older homelessness

HAAG is collaborating with Hanover Welfare Services to conduct research to discover whether gender and location are factors that cause or contribute to older people experiencing homelessness. This research is a follow up on previous work conducted by Hanover researchers Dr. Shelley Mallett and Trish Westmore with their landmark report Ageing in What Place that was released at HAAG's Ageing on the Edge Forum in June 2011. A number of HAAG clients and members are contributing to this study and the work will be another valuable contribution to gaining a better understanding of the housing issues affecting older people on low incomes in Victoria. This research is gratefully funded by The Mercy Foundation.

Health and housing – older women on the margins

HAAG has supported the City of Boroondara, with the support of Monash University, to undertaking a research project which aims to examine the health and social issues that impact on older women that place them at risk of or led to them becoming homeless. The catalyst for the project was anecdotal reports of an increase in the number of older women seeking housing assistance in the Eastern Metropolitan Region, and in particular the municipality of Boroondara. This is the third stage of the research and it will concentrate on the future level of homelessness risk for this group of women and identify how the service system and community can effectively respond to this ever increasing problem. Input was sought from women aged over 55 years who have been at risk of homelessness in the last 12 months and who are currently living or who have lived in the City of Boroondara in the past 2 years.

Working Groups

Independent Living Units Working Group

The following are some of the main issues the working group has worked on over the year to have implemented by government:

ACCESS TO RIGHTS INFORMATION

A specific booklet on the rights of all residents of ILU's from Consumer Affairs Victoria [CAV] with enforceable legislation on the provision of these by village operators so as they comply CAV booklet to be more appropriate, photos reflecting diversity and more positive and proactive statements

Clear statements that residents have rights with protective parts of the Acts in simple language
Community education with residents involved in the implementation of sessions.

ACCESS TO DISPUTE RESOLUTION, ADVOCACY & THE LEGAL SYSTEM

Recognition of HAAG, and Resident's committees as a means of dispute resolution and support and promotion of these avenues.

Encouragement and education of ILU management to support this process.

Availability of active legal services, support and advice.

Clear internal and external dispute resolution procedures.

A dedicated, independent person to hear disputes.

LEGAL CLARITY OF THE SECTOR

Clarity on resident's coverage by *Retirement Villages Act 1986* and *Residential Tenancies Act 1997* as some villages have both.

Clear statements by organisations of their legal coverage and management in order for residents to understand their rights

Standard agreements for all ILU's be they "pay to go in" or "rental"

Retirement villages list at VCAT for quick and legally specific resolution of issues.

Retirement village Commissioner or Ombudsman.

A Retirement Housing Act covering all forms of retirement housing as neither Act is wholly appropriate, and the inclusion of clear definitions of "not-for-profit" and "ILU's"

MANAGEMENT CULTURE

Consultation and inclusion of residents in decision making on matters to do with the village environment, fees, ingoings, rules, privacy and safety.

Management accountability to create equity.

Clear obligations, procedures and dispute resolution procedures.

Clear communication by Managers

Clear maintenance log books to be kept and monitored.

A standard fee structure which includes the same items at all villages for equity.

Later in the year we also had a change of focus because of the changing priorities within government that have made it more difficult to engage with them at a policy level. We seemed to have been floundering for direction for a while and we had a series of forums as there is a great deal of

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confusion surrounding the title of Independent Living Units (ILUs). It means different things to different people and there are an awful lot of different types of ILU's that can also be defined as the following: Rental units, residential parks, group housing, older persons units in social housing and pension plus SRS's.

We started by looking at the Humanitas project started by Hans Becker in Holland which is basically "vertical villages" with a mix of owned and social housing, as well as shops and restaurants on the ground level accessible to the wider community to allow for increased social interaction. This housing has a "yes culture". If a problem arises – lets find a "yes" answer to it rather than "no". A resident may have 6 dogs – all a bit much for a small unit so that resident may be prepared to share her animals with residents who don't have one at all.

We will be looking at all the common elements of older persons housing and where there needs to be reform and protection. There is a multiplicity of legislation which we will separate into different aspects such as tenure, services, notices, financial, management/resident relationships and then go on from there.



Residential Parks and Villages Working Group

HAAG's Residential Parks and Villages Working Group has focused on seeing the implementation of the new Part 4a of the Residential Tenancies Act from September 2011 as described in this report. It has also been a time of reflection about how far we have come since we formed in 2005.

The very first meeting was held in secret (such was the climate of fear) in a pub in Collingwood. Over time we got together to discuss our problems and started the dialogue with politicians and the relevant government departments. At first we were told that our concerns could be dealt with by negotiation or legal action against park owners who were causing problems for tenants. In other words, we were told there is nothing wrong with the laws, we just needed to use them. One of the fundamental problems however, was that most people were so afraid to exercise whatever rights they had as they feared being evicted if they spoke out. This highlighted the fundamental problem faced by most, if not all, residential parks and villages residents in Victoria - the lack of security of tenure. Most residents are not adequately covered by long term lease arrangements, and those who have leases as long as 99 years, are unclear whether such leases are binding if the owner decided to sell their park or village.

So security of tenure, articulated by our working group as the need for residents to be provided with at least 50 year minimum term leases, became the central objective of an ongoing campaign that also included many other issues such as removal of the 120 day notice to vacate without reason, rent control, resident participation in decision-making, abolition of deferred management fees, need for management training, the right to sell your own home or choose your own agent and many other claims.

By 2007 Consumer Affairs Victoria began to take the concerns of residents seriously due to the overwhelming weight of evidence that the numbers of permanent residents, and new village developments, were significantly on the rise in Victoria. The state government acknowledged that an increasing number of retirees were investing their savings in new homes in these villages, but did not necessarily have the protection of that asset or the resident's right to enjoy their retirement years in peace in their chosen community. In other words, developers were trying to attract retirees to buy homes that cost more than \$100,000, but not always offering long term tenure guarantees.

So we have come a long way and our many hard working members are to be congratulated on what has been achieved so far. We did not get all the reforms that we were seeking. It was particularly disappointing that residents are still left without long term security of tenure as a right in law. But we have made some gains and we will keep fighting until we achieve the protection that older residents deserve.



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Philanthropic Partners

Since 2008 United Way Melbourne have provided us with an annual for the provision of white goods for our older clients who are rehoused by HAAG.

The funds have been made available through the generous corporate partners and their staff who have contributed to the United Way Melbourne Community Chest.

Funding from United Way Australia enabled us to replace this fridge (left) with a new one. Our older, frail client was delighted with her new model.

We also this year received a \$10,000 grant from the Lord Mayors Charitable Foundation to assist our Assistance with Care and Housing for the Aged (ACHA) Program clients. The project **Housing for Life** will assist our clients to move into safe, secure and accessible housing. HAAG is often unable to access programs that assist people with the money they often need to establish their new home. Funds from the Foundation will be used to pay for things such as rent in advance, retrieve belongings from storage and buying essential household items such as white goods, bedding etc. We thank the Foundation for their ongoing support and look forward to furthering our ongoing work in 2012.

Artist Les Thomas nominated Housing for the Aged Action Group to receive proceeds from **A Tribute to Townes Van Zandt** held on Saturday 12 November at the Empress Hotel, Fitzroy North.

Les Thomas was delighted to present HAAG with a cheque made out to the value of \$500. Our thanks are extended to Les and fellow artists.



HAAG at the Lord Mayors Charitable Foundation event (from left to right): Anita Hopkins (Lord Mayor's Fund), Molly Hadfield, Ena Ahern, Wyn Stenton, Catherine Brown (Lord Mayor's Fund), MengNi Deng (HAAG student)

Artist Les Thomas visits HAAG to present the proceeds from his musical benefit night to Ena and MengNi



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Seniors Week 2-9 October 2011

This year we held an information session and film viewing as part of our Seniors Week event at Ross House.

We showed our film *Ageing on the Edge* and provided opportunities for people to gather information and ask questions directly to HAAG staff. There was a lot of interest from the public and the sessions were very well attended and as a result of the session we were able to assist a number of older people who needed information, advice and support in planning for the housing future.

HAAG intends to run these workshops on a regular basis as a result of the success of the exercise.

Student Placements

Older persons experience of homelessness

HAAG has combined with the Chisholm Institute's community development course by hosting two students-on-placement, Mary Morrissey and Liza Lucas. Mary and Liza are developing a qualitative research questionnaire that they will use in interviews with approximately 10 HAAG clients who have been at risk of homelessness. The aim of the research is to get an understanding of the reasons why older people may have reached a point of housing crisis. The analysis will develop an understanding of the person's housing history to determine what led them to be living in vulnerable housing circumstances, as well as document the crisis experience and the eventual housing outcomes. So if you have had such an experience yourself and would be interested in being involved in the research please get in touch with us at the office. Your personal details will be kept completely confidential. This project will run from June to September 2012.

Also during the year we had a student from China working with us: MengNi Deng or NiNi for short. She was an undergraduate social work student at RMIT University. NiNi came to Australia in 2005 and spent two years in Hobart finishing her high school education at Hobart College. After that she went to the University of Melbourne to study Psychology for three years. She then decided to study social work and had her first placement with HAAG.

NiNi assisted Ena and April with cases that involve Chinese speaking clients and doing research on how senior non-English speaking groups access social services in Victoria.

HOUSING FOR THE AGED ACTION GROUP INC.

1st Floor, 247-251 Flinders Lane,
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HOUSING FOR THE AGED ACTION GROUP

WHAT IS HAAG?

Housing for the Aged Action Group (HAAG) is a member based organisation that works towards housing justice for older people on low incomes in Victoria.

HAAG's Home at Last service offers free and confidential advice to older people renting their home. There are six main parts of our service:

Intake and Outreach

Private Rental

Retirement Housing

Housing Options

Community Education & Community Development

Policy Advice

Interested tenants and residents are encouraged to join

Pensioners No Charge

So ring us on 1300 765 178

Address: 1st Floor Ross House 247-251 Flinders Lane Melbourne. 3000.

Check out our website: www.older tenants.org.au